

reasons why a national health insurance plan might be desirable or become an eventuality. He states that, although "... there is a case for national health insurance, (but) it is not nearly so strong a case as one could have made in the 1930s or the 1940s." Although he is not unsympathetic to the national health service in Great Britain, he refers to the great expansion of voluntary health insurance, the rising standard of living, and the capacity of the American people to increase their contributions for medical care as reasons for weakening the case for a national health insurance program in the United States.

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Enrollment Under the Federal Employees Health Benefits Program

A Report of the Bureau of Research and Planning, California Medical Association

AS OF June 30, 1962, a total of 5,755,000 active and retired Civil Service employees and their dependents were covered under the Health Benefits Program of the United States Civil Service Commission [enrollment within and without the United States was slightly over 5.8 million]. California had the largest enrollment with almost 609,000 or slightly over 10 per cent of all those covered.

Enrollment in the two government-wide plans for the United States was over 4½ million, with 3.2 million (71.1%) in the government-wide service plan and 1.3 million (28.9%) in the government-wide indemnity plan. In California almost 384,000 individuals were enrolled in these two plans; 212,000 (55.2%) in the service benefit plans and 172,000 (44.8%) in the indemnity plan.

Twelve employee organization plans had an enrollment of 889,000 in the United States and almost 63,000 (7.1%) in California.

National enrollment in 23 comprehensive medical plans (group practice and individual practice) was almost 343,000 of which 162,000 or 47 per cent were in California alone. Six of the 23 group and individual practice plans were in California.

Over 60 per cent of all persons enrolled in the United States and in California were in service type plans.

Source: U.S. Civil Service Commission, Bureau of Retirement and Insurance. U.S. Government Printing Office, 1963.

Active and retired federal employees, together with their dependents, represent the single largest group of persons enrolled in any voluntary health insurance program in the United States. The extent of their coverage and enrollment is of particular interest to physicians in California since this state has the largest proportion of all federal employees enrolled among all states.

Of the almost 5¼ million federal employees and their dependents, enrollment in California was almost 609,000 or slightly over 10 per cent of all those covered. Better than 3 out of 5 individuals covered were enrolled in service type plans both in the U.S. and in California. Of all persons enrolled in comprehensive group practice and individual practice plans in the U.S., almost one-half were in California alone.

Almost 4 out of 5 individuals enrolled were in high option plans. "... an indication that most employees were satisfied with their initial choice of plans."

The open enrollment season in October, 1961, which gave federal employees an opportunity to change plans or to move from one option to another resulted in a change of plan by only about 5.3 per cent of all federal employees. Of the 54,328 employees who changed plan options, only 2,426 (4.5%) selected the low option; 95 per cent moved from the low to the high option. The report from the Civil Service Commission states that this is "... an indication that most employees were satisfied with their initial choice of plans."

Of the 73,000 annuitants (dependents not included) under the retired federal employees health benefit program in the United States, 8,200 or slightly over 11 per cent are in California.

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